Office of the Chapter 13 Standing Trustee

Isabel C. Balboa, Chapter 13 Standing Trustee†

Jane L. McDonald, Counsel
Raymond H. Shockley, Jr., Staff Attorney
Jennifer R. Gorchow, Staff Attorney

*Jennie P. Archer**
*Kelleen E. Stanley**
*Jenai M. Cerquoni**
**Certified Bankruptcy Specialist*
† Fellow, American College of Bankruptcy

April 05, 2017

VICTORIA A. SMITH
67 CLUB PLACE
GALLOWAY, NJ 08205

RE: Chapter 13 Bankrupcty
Case No.: 12-28060-JNP

Dear VICTORIA A. SMITH:

A review of your file and accounting records indicate that you have successfully paid off your Chapter 13 Plan. If you have your Trustee plan payments deducted from your pay (wage order), please send a copy of this letter to your employer as notification that your case has been closed as complete and, as such, no further funds should be deducted from your wages for the purpose of funding your Chapter 13 Plan.

In addition, please note that even though you have completed your plan, you still may not receive a Discharge unless the following conditions are met:

1. You must complete, sign, and file a Certification in Support of Discharge with the Clerk of the Bankruptcy Court; and

2. You must file the Certification you obtained for completing your Instructional Course Concerning Financial Management) with the Clerk of the Bankruptcy Court.

If you do not comply with the above-referenced conditions, the Bankruptcy Court may close your case without a discharge. This may have negative implications. The Certification in Support of Discharge can be found on the Bankruptcy Court's website (www.njb.uscourts.gov). If you have any questions concerning the issuance of your discharge, you should immediately contact your attorney.

Please be advised that any remaining payments due to your creditors will be made during our next scheduled disbursement cycle. A Final Report will be generated after all checks have cleared our bank. Once the Final Report is filed with the United States Bankruptcy Court and the conditions oulined in this letter are met, the Bankruptcy Court will provide you with a Discharge Order of Debtor after completion of Chapter 13 Plan Order. This process may take approximately four months.

If you should have any questions, please contact your attorney.

Very truly yours,
Office of the Chapter 13 Standing Trustee

/s/ Isabel C. Balboa

Isabel C. Balboa
Chapter 13 Standing Trustee

ICB:
cc: VICTORIA A. SMITH

enclosure(s)
Approved Agencies for Debtor Education can be located at the following address:
http://www.justice.gov/ust/eo/bapcpa/ccde **